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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 1 of 2

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Application Number	09/516,209				
Filing Date	February 29, 2000				
First Named Inventor	Allen-Rouman, Terry				
Group Art Unit	2768 3624				
Examiner Name	A BASHOTE				
Attorney Docket Number	020375-002700US				

				U.S. PATENT DOCU	MENTS	
Examiner Initials *	Cite No.1	U.S. Patent Doc Number Kind ( (if knd	Code <sup>2</sup>	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner Initials*	Cite No. <sup>1</sup>	For Office <sup>3</sup>		iment Kind Code <sup>5</sup> ( <i>if known</i> )	Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T⁵	
all	AU	PCT	WO 00/22559	A1	Citibank, N.A.	04-20-2000			
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Filing Date February 29, 2000

First Named Inventor Allen-Rouman, Terry

Group Art Unit 2788 36 24

Examiner Name A. BASHADE

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Sheet 2 of 2

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Substitute for form 1449B/PTO Complete if Known **Application Number** 09/516,209 INFORMATION DISCLOSURE Filing Date February 29, 2000 STATEMENT BY APPLICANT **First Named Inventor** Allen-Rouman, Terry Art Unit (use as many sheets as necessary) **Examiner Name** Bashore, Alain L. of Attorney Docket Number Sheet 020375-002700US

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		Document Number	•					
Examiner	Cite No. <sup>1</sup>	Number Kind Code <sup>2</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear			
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				FOREIGN PA	TENT DOCUME	NTS		
Examiner	Cite	Foreign Patent Document  Number <sup>4</sup> Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>4</sup> (if known)			Name of Patentee or	Pages, Columns, Lines, Where Relevant		
Initials*	No.1			Publication Date MM-DD-YYYY	Applicant of Cited  Document	Passages or Relevant Figures Appear	T <sup>6</sup>	
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Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²			
M	AN	TRANSPOINT, The Way to Pay Online, downloaded from website transpoint.com on 2/10/2000.				
AR.	AO	ARTHAS CORP., dotBank, The Way to Send and Receive Money on the Internet, downloaded from website dotbank.com on 02/07/2000.				
al	AP	X.COM BANK, Do More With Your Money, downloaded from website x.com on 02/07/2000.				
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